



Grameen kalyan

Proposed NU Business Name : M/S Arian Enterprise



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Sazzad Hossain Vill : kaltarapara,Post: Bishka Thana : Goripur, District: Mymensingh
Age	:	22Years.
Marital status	:	Married.
Children	:	One son
No. of siblings:	:	3 (Three) brothers and 2 (Two) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst.Jharna Akther.</p> <p>Md. Abul Kalam Azad.</p> <p>Branch: Dowhakhola, Group #03, Center # 13/M, Loan no. 8731.Member since: 2008 , First loan: Tk. 5,000, Last GB loan: 1,00,000, Outstanding: 69,200.</p>
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	H.S.C.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has four years experience in this business.
Other Own/Family Sources of Income	:	Service.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01728020468
National ID number	:	19936112327000196
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (four thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including Agriculture purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Arian Enterprise.
Address/ Location	:	Kaltarapara, Goripur, Mymensingh.
Total Investment in BDT	:	BDT: 4,00,000
Financing	:	Self financing: BDT: 2,50,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	BDT 3,000 (Three thousand only)
Proposed Salary	:	BDT 6,000 (Six thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going business (books and stationeries) so the fund need to increase the volume of existing product; ➤ Around 10% gross profit from electric products sales. ➤ Estimated sales is about @ Tk. 7,500. Per day ➤ Pay back period is 3 years. ➤ Expected date to start the project is in April, 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

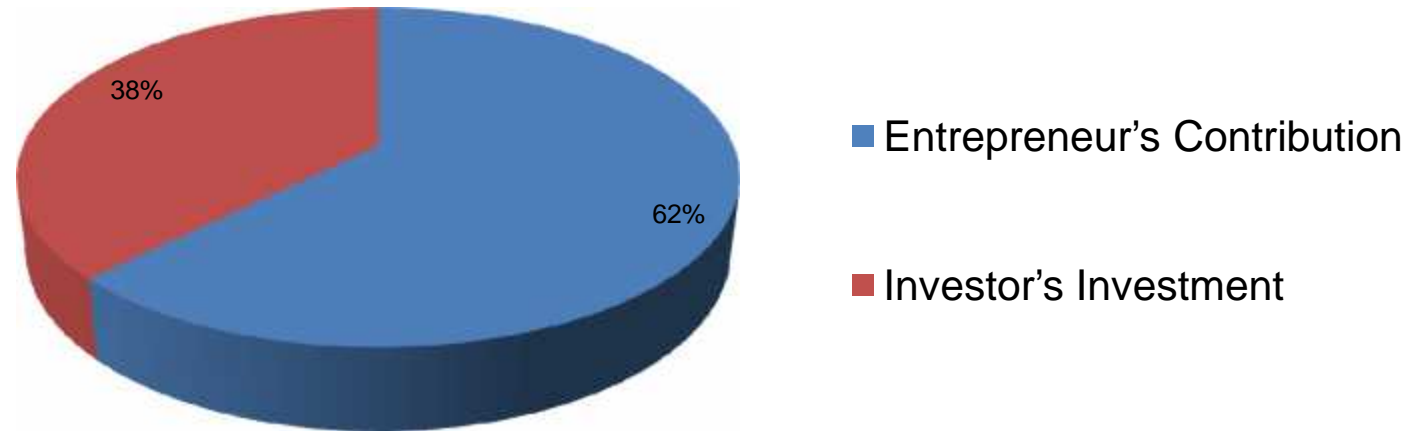
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	5,000	125,000	1,500,000
Less: Cost of Sales (B)	4,500	112,500	1,350,000
Gross profit (GP) [C=(A-B)]	500	12,500	150,000
<u>Less: Operating Costs:</u>			
Electricity bill		400	4,800
Generator bill		150	1,800
Shop rent		1,500	18,000
Night guard bill		100	1,200
Transportation		1,000	12,000
Present salary		3,000	36,000
Mobile bill		300	3,600
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			2,500
Total Operating Cost (D)		6,950	85,900
(C-D) Net Profit:		5,550	64,100

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)		Total Cost (BDT) (1+2)
		NU	Investor	
Shop Advance	50,000			50,000
Furniture	22,000			22,000
Purchase Gift item (trophy, bat, boll, Sport car, Racket bat, etc)	5,000	20,000		25,000
Purchase Different Types of energy light, switch, Circuit, Cable, Fan, holder, socket, Rice cooker, Pressure cooker etc.	3,000	40,000	100,000	143,000
Purchase Office Stationary (Book, pen, pencil, pad, Calculator, dairy, Register, Paper, pen box, School bag, Stapler, Geography box & etc)	60,000	40,000	50,000	150,000
Cash in Hand	10,000			10,000
Total	150,000	100,000	150,000	400,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	250,000	63
Investor's Investment	150,000	38
Total Investment	400,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Electric Products & Office Stationary sales (A)	7,500	187,500	2,250,000	7,875	196,875	2,362,500	8,269	206,719	2,480,625
Less: Cost of Sales (B)	6,750	168,750	2,025,000	7,088	177,188	2,126,250	7,442	186,047	2,232,563
Gross profit (GP) [C=(A-B)]	750	18,750	225,000	788	19,688	236,250	827	20,672	248,063
Less: Operating Costs:									
Electricity bill		500	6,000		525	6,300		551	6,615
Generator bill		150	1,800		158	1,890		165	1,985
Shop rent		1,500	18,000		1,575	18,900		1,654	19,845
Night guard bill		100	1,200		105	1,260		110	1,323
Transportation		1,500	18,000		1,575	18,900		1,654	19,845
Proposed Sallary Self		6,000	72,000		6,300	75,600		6,615	79,380
Mobile bill		500	6,000		525	6,300		551	6,615
Other Expenses		700	8,400		735	8,820		772	9,261
Non Cash Item:					-			-	-
Depreciation Expenses			2,500			2,750			3,025
Total Operating Cost (D)		10,950	133,900		11,498	140,720		12,072	147,894
(C-D)Net Profit		7,800	91,100		8,190	95,530		8,600	100,169
Retained Income:			91,100			95,530			100,169

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow:			
Opening Balance	10,000	291,100	326,630
Capital Infusion by udyokta	100,000		
Capital Infusion by Investor	150,000	-	-
Sales	2,250,000	2,362,500	2,811,375
Total Receipts	2,510,000	2,653,600	3,138,005
<u>Cash Outflow:</u>			
Cost of goods sold	2,025,000	2,126,250	2,431,013
Operating expenses	133,900	140,720	159,518
Return to Investor	60,000	60,000	60,000
Total payment	2,218,900	2,326,970	2,650,531
Closing Balances	291,100	326,630	487,475

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family):0
- Ownership in his own name.
- Skill & experience.

WEAKNESS

- Lack of sufficient capital.
- Can not Supply Product as per Demand
- Political un-stable.

OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Local demand
- Estimated Pay back period three years.

THREATS

- Theft;
- Fire.
- Credit Sales

Presented at 15th SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you

Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০২২-২০২৬

লাইসেন্স

০৮নং জেএফএম ইউনিয়ন পরিষদ

গোরীপুর উপজেলা

জয়পুরাঙ্গা জেলা

তারিখ: ২৮/০১/২০২২

৪৬

০২

বই নম্বর:

লাইসেন্স নম্বর: ২৩০৯

তারিখ পর্যন্ত বৈধ।

লাইসেন্সধারীর নাম: মোর্শাদ মোহাম্মদ কাদের প্রাচীর

পিতা/স্বামীর নাম: মোঃ আব্দুল কাদের মোর্শাদ

ঠিকানা: কলতাপাড়া বস্তা, গোরীপুর

পেশার ধরন: জেএফএম

ফি প্রদানের পরিমাণ টাকা = ২০৮/-

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা হিসাবে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২৮/০১/২০২২

মোঃ আব্দুল হাসিম (সিওএস ও চেয়ারম্যান)

Pictures

NU & with his shop



আরিয়ান লাইব্রেরী

এন্ড
ইলেকট্রিক-হার্ডওয়্যার স্টোর

প্রোগ্রামার সাজসজ্জা হোসেন হিমেল

ঠিকানা : কলতাপাড়া বাজার, গৌরীপুর, ময়মনসিংহ। প্রয়োজনে- ০১৭১৮-০২০৪৬৮/০১৯১৮-০২০৪৬৮

প্রয়োজনে পাশে
বিকাশ









Store Room



NU With his Parents



Thank You